

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTINA M BURNS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:17-24976

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/12/2017 and confirmed on 2/9/18 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		108,417.00
Less Refunds to Debtor	1,057.00	
TOTAL AMOUNT OF PLAN FUND		107,360.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,510.00	
Trustee Fee	4,889.47	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		10,399.47

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PENNYMAC LOAN SERVICES LLC	0.00	82,413.23	0.00	82,413.23
	Acct: 9784				
	PENNYMAC LOAN SERVICES LLC	1,490.14	1,490.14	0.00	1,490.14
	Acct: 9784				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 2905				
	COUNTY OF ALLEGHENY (RE TAX)*	202.44	202.44	75.52	277.96
	Acct: E139				
	COUNTY OF ALLEGHENY (RE TAX)*	35.83	35.83	0.00	35.83
	Acct: E139				
					84,217.16

Priority					
	SCOTT R LOWDEN ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTINA M BURNS	0.00	0.00	0.00	0.00
	Acct:				
	CHRISTINA M BURNS	1,057.00	1,057.00	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC	3,510.00	3,510.00	0.00	0.00
	Acct:				
	NICOTERO & LOWDEN PC	2,000.00	2,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX2/21				
	*** NONE ***				

Unsecured					
	DUQUESNE LIGHT COMPANY(*)	132.70	24.24	0.00	24.24
	Acct: 2788				
	PRA/PORTFOLIO RECOVERY ASSOC	9,465.70	1,729.09	0.00	1,729.09
	Acct: 5763				
	DISCOVER PERSONAL LOANS**	25,948.00	4,739.91	0.00	4,739.91
	Acct: 6207				
	DOLLAR BANK FSB**	6,024.00	1,100.40	0.00	1,100.40
	Acct: 1977				
	DEPARTMENT STORES NATIONAL BANK	420.89	76.88	0.00	76.88

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct: 3541					
LENDING CLUB CORP*		19,648.04	3,589.10	0.00	3,589.10
Acct: 3460					
LENDING CLUB CORP*		0.00	0.00	0.00	0.00
Acct:					
QUANTUM3 GROUP LLC AGNT - MOMA FL		2,878.21	525.76	0.00	525.76
Acct: 4250					
QUANTUM3 GROUP LLC AGNT - MOMA FL		5,244.36	957.99	0.00	957.99
Acct: 3066					
SYNCHRONY BANK		0.00	0.00	0.00	0.00
Acct: 3066					
PHELAN HALLINAN DIAMOND & JONES LL		0.00	0.00	0.00	0.00
Acct:					
PEOPLES NATURAL GAS CO LLC*		0.00	0.00	0.00	0.00
Acct:					
DAVID BURNS		0.00	0.00	0.00	0.00
Acct:					
BRIAN C NICHOLAS ESQ		0.00	0.00	0.00	0.00
Acct:					
POWERS KIRN LLC		0.00	0.00	0.00	0.00
Acct:					
BRIAN C NICHOLAS ESQ		0.00	0.00	0.00	0.00
Acct:					
					12,743.37

TOTAL PAID TO CREDITORS

96,960.53

TOTAL CLAIMED

PRIORITY 0.00

SECURED 1,728.41

UNSECURED 69,761.90

Date: 01/26/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
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IN RE:

CHRISTINA M BURNS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-24976

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Christina M Burns
Debtor

Case No. 17-24976-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 27, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2023:

Recip ID	Recipient Name and Address
db	+ Christina M Burns, 4041 Logans Ferry Road, Monroeville, PA 15146-1337
14753747	+ David Burns, 4041 Logans Ferry Rd., Monroeville, PA 15146-1337
14753748	+ Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316
14776917	+ Dollar Bank FSB, c/o Dollar Bank Collections Dept., 2700 Liberty Ave., Pittsburgh, PA 15222-4700
14753749	Dollar Savings, 3 Gateway Center, Pittsburgh, PA 15222
14760065	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15204812	First National Bank of Pennsylvania, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ebnjts@grblaw.com	Jan 28 2023 00:15:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 28 2023 00:15:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14753744	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 28 2023 00:15:00	1st National Bank, 4140 E. State Street, Hermitage, PA 16148-3401
14743647	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 28 2023 00:15:00	Barclay Bank, 125 S. West Street, Wilmington, DE 19801-5014
14753746	Email/Text: BKelectronicnotices@cenlar.com	Jan 28 2023 00:15:00	Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618
14771036	+ Email/Text: ebnjts@grblaw.com	Jan 28 2023 00:15:00	County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14753750	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 28 2023 00:17:20	DSNB/Macy's, PO Box 8218, Monroe, OH 45050
14770231	Email/Text: bnc-quantum@quantum3group.com	Jan 28 2023 00:15:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14750256	+ Email/Text: dplbk@discover.com	Jan 28 2023 00:16:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
14778601	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 28 2023 00:16:00	Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14760064	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 28 2023 00:15:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
14753751	+ Email/Text: Documentfiling@lciinc.com	Jan 28 2023 00:15:00	Lending Club Corporation, 21 Stevenson Ste. 300,

District/off: 0315-2

User: auto

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		San Francisco, CA 94105-2706
14765781	+ Email/Text: bk@lendingclub.com	Jan 28 2023 00:16:22 LendingClub Corporation, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14780644	+ Email/Text: BKelectronicnotices@cenlar.com	Jan 28 2023 00:15:00 MORTGAGE RESEARCH CENTER,LLC ET. AL., C/O Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
14963291	+ Email/PDF: ebnotices@pnmac.com	Jan 28 2023 00:17:17 PENNYMAC LOAN SERVICES, LLC., P.O. BOX, 6101 CONDOR DR., SUITE 200, MOORPARK, CA 93021-2602
14775423	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 28 2023 00:17:20 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14744835	+ Email/PDF: rmscedi@recoverycorp.com	Jan 28 2023 00:16:57 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14753838	Email/Text: bnc-quantum@quantum3group.com	Jan 28 2023 00:15:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14753752	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2023 00:17:05 SYNCB/Levin, PO Box 965036, Orlando, FL 32896-5036
14753753	+ Email/PDF: gecsed@recoverycorp.com	Jan 28 2023 00:17:16 SYNCB/Sam's Club, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for Mortgage Research Cente
cr		Duquesne Light Company
cr		Mortgage Research Center, LLC et. al.
cr		PENNYMAC LOAN SERVICES, LLC
cr		PENNYMAC LOAN SERVICES, LLC, C/O POWERS, KIRN & ASSOCIATES, LLC, 8 NESHAMINY INTERPLEX DRIVE SUITE 215
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14753745	*+	Barclay Bank, 125 S. West Street, Wilmington, DE 19801-5014

TOTAL: 5 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

District/off: 0315-2

User: auto

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Date Rcvd: Jan 27, 2023

Form ID: pdf900

Total Noticed: 27

Name	Email Address
Beth L. Slaby	on behalf of Creditor First National Bank of Pennsylvania bslyby@grenenbirsic.com mcpuec@grenenbirsic.com
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Cenlar FSB as servicer for Mortgage Research Center LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jerome B. Blank	on behalf of Creditor Mortgage Research Center LLC et. al. jblank@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com
Joseph F. Nicotero	on behalf of Debtor Christina M Burns josephnicotero@gmail.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Scott R. Lowden	on behalf of Debtor Christina M Burns niclowlgl@comcast.net
Thomas Song	on behalf of Creditor Mortgage Research Center LLC et. al. pawb@fedphe.com
TOTAL: 15	